

Credit Card Survey 2013

Card Name	Card Issuer	Card Type (Credit Card v. Charge Card)	Introductory APR (How long is the rate good for?)	Regular APR (What is the rate based on?)	Penalty APR (When does it kick in?)	Cash Back Rewards	Cash Back Definition	Other Rewards
American Express Blue Sky	American Express	Credit Card	0% for first 12 months	17.24%, 20.24%, or 22.24% APR; based on credit worthiness	27.24% penalty APR; after one or more late payments or if payment is returned; may be removed after 6 months at credit card company's discretion.	No	N/A	Cardholders earn 7,500 bonus points after making \$1,000 in purchases within first three months; receive one point for each U.S. dollar of eligible purchases; redeem points for travel rewards without blackout dates; no expiration date or limit on number of points earned; may purchase more points; points may be transferred to other cardholders or converted into frequent flyer miles. "Eligible purchases" means purchases of goods and services minus returns and other credits.
American Express Gold	American Express	Charge Card	No introductory APR (balance must be paid every month). \$0 annual fee for first year, then \$125/yr after.	No APR (balance must be paid in full every month)	No penalty APR (balance must be paid in full every month). Late fee up to \$35; if not paid for two consecutive billing periods, your fee will be \$35 or 2.99% of past due amount, whichever is greater.	No	N/A	Cardholders earn 7,500 bonus points after making \$1,000 in purchases within the first three months.
BankAmerica Travel Rewards	Bank of America	Credit Card	0% for 12 monthly billing cycles	14.99% - 22.99% APR; based on creditworthiness when cardholder opens account	Up to 29.99% penalty APR based on credit worthiness; kicks in after one late payment and applies indefinitely.	No	N/A	Earn 1.5 points for every dollar spent without expiration dates or points limits; 10,000 bonus points after making \$500 worth of purchases within 90 days of opening the account.
BankAmericard Cash Rewards Visa	Bank of America	Credit Card	0% for first 12 statement closing dates following the opening of account. Closing statement: the monthly billing cycle that begins when you open your account.	12.99% - 22.99% APR; based on creditworthiness when cardholder opens account	Up to 29.99% penalty APR based on creditworthiness; may be applied to new transactions if cardholder makes late payment; will apply indefinitely.	Yes	1% cash back on purchases, 2% on groceries and 3% on gas for first \$1,500 in combined gas and grocery purchases each quarter; cash rewards earned though purchases; shall be issued for U.S. dollar sum in form of statement credit, check, or electronic deposit to Bank of America checking or savings account; depositing into checking or savings account will yield a 10% bonus.	No Additional Rewards

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Capital One Cash Rewards Visa	Capital One	Credit Card	0% until February 2014	Starts at 19.8% APR; variable after that. APR will vary with market based on Prime Rate	29.4% variable penalty APR; applied upon late payment. Additional late payment fee charged.	Yes	1% cash back on everything; 50% bonus on cash back earned every year; no limit to the amount of cash back a cardmember can earn; cash rewards never expire; cash back redeemable through account via a statement credit or check	1% cash back on everything; 50% bonus on cash back earned every year; no limit to the amount of cash back a cardmember can earn; cash rewards never expire; cash back redeemable through account via a statement credit or check.
Capital One VentureOne Rewards Visa	Capital One	Credit Card	0% until December 2013	11.9%, 15.9%, or 19.9% variable APR; based on credit worthiness	29.4% penalty APR; applied upon late payment made. Will apply indefinitely	No	N/A	Earn 1.5 miles on every purchase; new accounts can earn 10,000 bonus miles for spending \$1000 within first 3 months; miles redeemable for non-flight purchasess
Chase Sapphire Preferred Visa	Chase	Credit Card	No introductory APR offered	15.24% APR; will vary with market based on Prime Rate	29.99% penalty APR; will apply indefinitely if cardholder makes late payment, makes payment then is returned unpaid, or exceeds credit limit on another account or loan with bank or related institutions	No	N/A	Earn 40,000 bonus points after spending \$3,000 in first 3 months; 2 points per dollar on travel and dining; 1:1 point transfer with no transfer fees.
Citi Diamond Preferred MasterCard	Citibank	Credit Card	0% for 18 months on balance transfers and purchases.	11.99%, 16.99%, or 21.99% APR; based on creditworthiness.	Up to 29.99% penalty APR based on creditworthiness; applies upon late payment or a payment made is returned. Penalty APR may apply indefinitely.	No	N/A	No Additional Rewards
Citi Thank You Preferred MasterCard	Citibank	Credit Card	0% for 12 months on balance transfers and purchases.	12.99% - 22.99% APR; based on creditworthiness	APR can be up to 29.99% based on creditworthiness. If a cardholder makes late payment or makes a payment that is returned, penalty APR may apply indefinitely.	No	N/A	New accounts can earn 10,000 bonus miles for spending \$500 within first 3 months. Cardholders earn an anniversary bonus; no expiration nor limit on number of points cardholders can earn; earn extra point when shopping through the Thank You® Bonus Center, the card's online mall.
College Rewards Visa	Bristol County Savings Bank	Credit Card	11.99% - 20.99% based on creditworthiness	11.99% - 20.99% APR; based on creditworthiness	No penalty APR; late payment fee of \$35	No	N/A	Earn one point for every net purchase dollar; "Choose Your Own Rewards" program lets you redeem points whichever way you choose: through online mall purchase, cash back reward, or statement credit.

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Discover Student More	Discover	Credit Card	0% for nine months	12.99%-18.99% APR; based on creditworthiness	17.99% to 23.99% penalty APR; based on creditworthiness and other factors. Penalty APR will apply indefinitely.	Yes	Cash rewards earned through purchases as dollar amounts; redeemable for cash only in \$50 increments.	5% cashback bonus in categories (i.e: gas, restaurants, department stores, etc.) that change at a maximum quarterly rate throughout year; cardholders earn .25% Cashback Bonus® on first \$3000 in annual purchases and on all warehouse purchases made at warehouse clubs, wholesale distributors, discount stores and affiliates; earn 1% on purchases over \$3000.
NFL Extra Points Visa	Barclays Bank	Credit Card	0% on balance transfers and purchases for first twelve monthly billing cycles after account is opened	13.74%, 17.74%, or 22.74% APR; based on creditworthiness	Up to 27.24% penalty APR based on creditworthiness; applied upon late payment. Penalty APR may apply indefinitely.	Yes	Cash back via a statement credit towards any purchase transactions of \$25 or more that posted to your account within last 90 days.	Earn double points on NFL and team purchases; earn one point per \$1 on all other purchases; turn points into 1% statement credits; redeem points for cash back toward travel.
upromise World MasterCard	Barclays Bank	Credit Card	0% intro APR on balance transfers for first 15 months	Variable APR: 12.99%-20.99% depending on credit worthiness	Up to 30.24% penalty APR based on creditworthiness; may be applied upon late payment. May apply indefinitely.	Yes	\$25 cash back with first purchase. Up to 5% cash back (5% on eligible online shopping through upromise.com, 4% at participating restaurants, 3% at Exxon or Mobil, 2% at eligible movie theaters, 1% on everything else). When using card on eligible online purchase through upromise cash back can double to 10% or more.	No Additional Rewards
Visa Classic	Rockland Federal Credit Union	Credit Card	Fixed 9.9% APR for balance transfers and cash advances	13.9% fixed APR	Up to 18% penalty APR. Cardholders have minimum 28 days to avoid finance charge on new purchases if total new balance due is paid in full each month by payment due date on the next periodic billing statement.	No	N/A	No Additional Rewards
Visa Elite Credit Card	Metro Credit Union	Credit Card	No Introductory Rate APR	9.9%, 10.90%, 15.90%, or 17.90% APR; based on credit worthiness.	15.9% when cardholder makes a late payment; penalty will apply until cardholder makes six consecutive minimum payments when due.	Yes	For each qualified purchase made, cardholder earns an annual Cash Back bonus reward up to 1.00%.	No Additional Rewards

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Visa Platinum	Bristol County Savings Bank	Credit Card	0% APR for first 12 billing cycles on purchases and balance transfers	9.99% - 20.99% after first 12 billing cycles APR; based on creditworthiness	No penalty APR; \$35 late payment fee.	No	N/A	No additional rewards
Visa Platinum	Rockland Federal Credit Union	Credit Card	None	9.9% fixed APR	Up to 18% penalty APR; cardholders have minimum 28 days to avoid finance charge on new purchases if total new balance due is paid in full each month by payment due date on the next periodic billing statement.	Yes	For each qualified purchase, cardholders will receive annual cash reward.	Cash reward % differs based on tiers yearly purchase amount. Tier 1: \$2,000 to \$5,000 = 0.10% Cash Reward; Tier 2: \$5,001 to \$10,000 = 0.25% Cash Reward; Tier 3: \$10,001 to \$25,000 = 0.50% Cash Reward; Tier 1: \$25,001 to \$100,000 = 1.0% Cash Reward
Visa Platinum/Classic Preferred Points	Canton Cooperative Bank	Credit Card	2.9% for first six months	15.24% APR; will vary with market based on prime rate	19.24% penalty APR	No	N/A	1 reward point per \$1 spent
Visa Signature	Bristol County Savings Bank	Credit Card	0% for first 6 billing cycles	9.99% - 20.99% APR; based on creditworthiness	No penalty APR; \$35 late payment fee	Yes	Cash back unlimited at 1% of purchases; earn 1 point for every net \$1 spent, plus 25% bonus on all points earned every month automatically; no caps or limits on points earned; five years to redeem rewards; \$25 cash back with first purchase.	No additional rewards